

WHAT IS CLAIMED IS:

1 A method in which  
2 virtual purchase information, which does not include any identifier of a real financial  
3 account, is provided, in an on-line connection to a merchant, to pay for of an item,  
4 the merchant provides the item and the virtual purchase information to a delivery  
5 service,  
6 at the delivery service, the virtual purchase information is converted to a real delivery  
7 address, and  
8 the item is delivered to the delivery address.

1 2. The method of claim 1 in which the virtual purchase information includes a  
2 virtual account identifier.

1 3. The method of claim 2 in which the virtual purchase information includes a  
2 VETO-applied account number.

1 4. The method of claim 1 in which the virtual purchase information includes a  
2 virtual account transaction order.

1 5. The method of claim 4 in which the virtual account transaction order  
2 comprises a VETO order.

1 6. The method of claim 1 also including physically associating a label that  
2 contains the virtual purchase information with the item.

1 7. The method of claim 1 in which the delivery service includes FEDEX or UPS  
2 or the United States Postal Service.

1 8. The method of claim 1 also including storing the real delivery address and the  
2 related virtual purchase information in a database under the control of the delivery service.

1           9.     The method of claim 1 in which the virtual purchase information is associated  
2 with a real financial account.

1           10.    A method in which  
2           virtual delivery information, which does not include any identifier of a real delivery  
3 address, is provided, in an on-line connection to a merchant, with respect to a purchase of an  
4 item,  
5           the merchant provides the item and the virtual delivery information to a delivery  
6 service,  
7           at the delivery service, the virtual delivery information is converted to a delivery  
8 address, and  
9           the item is delivered to the delivery address.

1           11.    The method of claim 10 also including physically associating a label that  
2 contains the virtual delivery information with the item.

1           12.    The method of claim 10 in which the delivery service includes FEDEX or  
2 UPS or the United States Postal Service.

1           13.    The method of claim 10 also including storing the real delivery address and  
2 the related virtual delivery information in a database under the control of the delivery service.

1           14.    A method comprising  
2           providing real delivery information to a delivery service,  
3           associating with the delivery information a code that does not itself reveal the  
4 delivery information,  
5           making the code known to the delivery service, and  
6           in connection with a purchase of an item that is to be delivered according to the  
7 delivery information, providing the code to a merchant for forwarding to the delivery service.

1 15. The method of claim 14 in which the real delivery information includes  
2 personal information about a purchaser.

1 16. The method of claim 14 in which the personal information includes a name  
2 and an address.

1 17. The method of claim 14 in which the code is provided to the merchant  
2 electronically through a communication network.

1 18. The method of claim 14 in which the code is provided to the merchant  
2 telephonically.

1 19. The method of claim 14 also including the forwarding of the code to the  
2 delivery service.

1 20. The method of claim 14 also including  
2 delivering the item.

1 21. A method comprising  
2 at a delivery service, storing personal delivery information associated with a  
3 consumer and storing a code corresponding to the personal delivery information, the code not  
4 itself revealing the personal delivery information,  
5 receiving from a merchant a package for delivery to the consumer, and a code  
6 representing delivery information for the package,  
7 using the stored information and code to translate the code to the personal delivery  
8 information, and  
9 delivering the package in accordance with the personal delivery information.

1 22. The method of claim 21 in which the personal delivery information includes a  
2 name and an address and may include other personal information.

1           23.     The method of claim 11 in which multiple packages bearing the code are  
2     received at different times.

1           24.     Apparatus comprising  
2           a package to be delivered to a customer, the package containing an item sold by a  
3     merchant to the customer, and  
4           a code representing delivery instructions for the package, the code not itself revealing  
5     the delivery instructions,  
6           the package being free of any direct indication of the delivery instructions so that a  
7     person observing the package is unable to determine the delivery instructions without  
8     knowledge of the association between the code and the delivery instructions.

1           25.     A method comprising  
2           delivering a package to a package delivery service, the package containing an item  
3     sold by a merchant to the customer,  
4           providing to the package delivery service a code representing delivery instructions for  
5     the package, the code not itself revealing the delivery instructions,  
6           the package being free of any direct indication of the delivery instructions so that a  
7     person observing the package is unable to determine the delivery instructions without  
8     knowledge of the association between the code and the delivery instructions.

1           26.     A method comprising  
2           establishing a virtual account with a virtual account issuer, the virtual account being  
3     associated with a financial account,  
4           associating a package delivery code with the virtual account, the package delivery  
5     code representing, but not itself revealing, delivery instructions for packages directed to a  
6     holder of the virtual account, and  
7           providing the package delivery code to a package delivery service for use in  
8     delivering packages of items purchased from merchants using the virtual account.